

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF PUERTO RICO

IN RE: * CASE NUMBER: 10-0598 BKT
*
PEDRO MARCOS DIAZ *
*
DEBTOR(S) * CHAPTER 13 (ASSET CASE)
*

DEBTORS REPLY TO SCOTIABANK- MORTGAGE
DIVISION MOTION FOR RELIEF OF STAY UNDER 362

TO THE HONORABLE COURT:

COMES now Debtor(s) represented by the undersigned counsel and respectfully Allege(s) and Pray(s) as follows:

1. That on June 29th, 2010, the creditor Scotiabank filed a Motion for Relief From Stay Under 362 based on the fact that debtor was in arrears for two alleged months.

2. Debtor is current with his mortgage payments. Enclosed Please find copy of all payments from the filing of the petition.

3. Based on the abovementioned, it is debtor's contention that Scotiabank motion turns into a moot one.

WHEREFORE, it is respectfully requested from this Honorable Court to GRANT the present Motion, therefore deny Scotiabank Division Motion for Relief of Stay under 362.

In San Juan, Puerto Rico, this 30th, day of July, 2010.

I HEREBY CERTIFY: That I electronically filed the foregoing with the Clerk of the Court using the CM/ECF System which will send notification of such filing to the following: Chapter 13 Trustee **José R. Carrión, Esq.**, US Trustee **Monsita Lecaroz Arribas, Vanessa Torres, Esq.** and to all those who in this case have registered for receipt of notice by electronic mail and I hereby certify that I have mailed by regular mail to all creditors listed on the attached Master Address List.

RESPECTFULLY SUBMITTED

/S/Marilyn Valdes Ortega
MARILYN VALDES ORTEGA
USDC PR 214711
P.O.Box 195596
San Juan, PR 00919-5596
Tel. (787) 758-4400
Fax. (787) 763-0144
E-mail valdeslaw@prtc.net

El cliente al recibir el dinero
debe verificar que el monto
coincida con el que aparece en
la pantalla del cajero automático.
Si no coincide, debe avisar al
personal del banco o al
servicio al cliente.

MANATI BNC
TELLER 7
FEB 08 2010
9-101-100-9030187
FEB 01-10 3

Transaction Record
R: 02/01
Scoti
ID: 2
PIN:
344
P: 1
Transit: 45435
Teller Number: 07

BILL USD

Payee
SCOTIABANK MORTGAGE - USD - 0910100190

Debit Account \$885.00
Transit 45435
Account Number 392619

TRANSACTION AMOUNT \$885.00

Currency USD

FEE TOTAL \$0.00

FEE PAYMENT TOTAL \$0.00

Current Balance
45435/392619/0 \$421.27

885.00

Closed

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TRANSACCION
 09-101-001-9030187
 885.00
 AGO 01-10
 09-101-001-9030187
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 8

Después de esta fecha su cuenta estará en estado de mora y se podrá afectar su historial de crédito.
 After this date your account will be past due and your credit history could be affected.

closed



Transaction
 04/16/2010
 Scotiabank
 ID: 201004160000083
 PIN: Y

BILL PAYMENT

Payee
 SCOTIABANK MORTG
 Debit Account
 Transic
 Account Number
 Cash In

TRANSACTION AMOUNT

Currency

FEE TOTAL

FEE PAYMENT TOTAL

Current Balance
 45435/392619/D

04-10-10
 16 2010
 201004160000083
 09-101-001-9030187
 8
 09-101-001-9030187
 8

No se debe utilizar este documento como comprobante de pago.
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Transaction
 03/15/2010

Scotiabank MAY 14 2010 TELLER 6 MANATI BBK		09-101-001-9030187 MAY 01-10 6
Transaction Record ID: 201005140000213 PIN: N DEPOSIT 75325/892617 INDIRECT SPL-COIN LOANS Payment Trans. Cash In TRANSACTION AMOUNT BILL PAYMENT PAYEE SCOTIABANK MORTGAGE - Cheque TRANSACTION AMOUNT Currency FEE TOTAL		
09-101-001-9030187 MAY 01-10 6	09-101-001-9030187 MAY 01-10 6	885.00 MAY 01-10 6

45.
 39.
 514

FE - USD

1611

3071

DATE PMT. NO.

101-001-9030187

44000/10

01-10 7

SCOTIABANK
JUL 16 2010
TELEFONO
MANATIBBC
RECEIVED
44000/10

44000/10
35.40
CUSTOMER
45435
392619

JTAL \$35.40
USD \$0.00
\$0.00
\$132.64

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9 09-101-001-9030187 AGO 01-10 885.00

Proceda de esta fecha en adelante, todos los pagos...

closed

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4.7640

YOUR DEPOSIT ACCOUNT NUMBER

MAHATI 880

09-101-001-9030187

VENUE IN. OUT OF. NO. OF PLACES

0107 0 735

Jul 07-10

8

Section

07/30/2010 Transa
scotiabank
ID: 201007300000057
PIN: Y

BILL PAYMENT

Payee
SCOTIABANK MORTGAGE
Debit

Debit Account
Transit
Account Number

TRANSACTION AMOUNT

Currency

FEE TOTAL

FEE PAYMENT TOTAL

Current balance
45435/392619/D

69

Bank

Canikids' regnilla / Aurore Enclouet

CC

09-101-001-9030187

AGO 01-10

885.00

LIFE CHAIR

LEONARD A. FISHBEIN
ALFRED R. SCHAPIRO

5067 THY-546 (0.0007)

After the date your account will be paid due and your credit could be affected.

05/03/2015 16:53

400 E. COLLEGE
ANN ARBOR MI 48106-1500

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2. ENJOY THE VIEW!

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Jul. 30. 2010 1:29PM

No. 3498 P. 6/6

Label Matrix for local noticing
0104-3
Case 10-00598-BKT13
District of Puerto Rico
Old San Juan
Fri Feb 19 08:07:45 AST 2010

BANCO POPULAR DE PR
PO BOX 71375
SAN JUAN, PR 00936-8475

DEPARTAMENTO DE HACIENDA
PASEO COVADONGA, NUM. 10
EDIF. INTENDENTE RAMIREZ
SAN JUAN, PR 00901-2613

FIA CARD SERVICES
PO BOX 15019
WILMINGTON, DE 19886-5019

PROPERTIES MANAGEMENT
COND. TORREVISTA
PO BOX 192221
SAN JUAN, PR 00919-2221

MARILYN VALDES ORTEGA
VALDES-ORTEGA
P O BOX 195596
SAN JUAN, PR 00919-5596

US Bankruptcy Court District of P.R.
U.S. Post Office and Courthouse Building
300 Recinto Sur Street, Room 109
San Juan, PR 00901-1964

BBVA BANCO
PO BOX 364745
SAN JUAN, PR 00936-4745

DEPARTAMENTO DEL TRABAJO
AVE. MUOZ RIVERA 505
HATO REY, PR 00918-3352

(p) INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 21126
PHILADELPHIA PA 19114-0326

RG PREMIER BANK
PO BOX 2510
GUAYNABO, PR 00970-2510

MONSITA LECAROS ARRIBAS
OFFICE OF THE US TRUSTEE (UST)
OCHOA BUILDING
500 TANCA STREET SUITE 301
SAN JUAN, PR 00901-1938

AMERICAN EXPRESS
PO BOX 1270
NEWARK, NJ 07101-1270

CRIM
PO BOX 195387
SAN JUAN, PR 00919-5387

FEDERAL LITIGATION DEPT OF JUSTICE
PO BOX 9020192
SAN JUAN, PR 00902-0192

MUEBLERIAS BERRIOS
PO BOX 674
CIDRA, PR 00739-0674

JOSE RAMON CARRION MORALES
PO BOX 9023884
SAN JUAN, PR 00902-3884

PEDRO MARCOS DIAZ ORTIZ
EDIF. 12 APT. 1202
COND. TORRE VISTA
VEGA BAJA, PR 00693

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

INTERNAL REVENUE SERVICE
MERCANTIL PLAZA BLDG, ROOM 1014
2 PONCE DE LEON AVE. STOP 27 1/2
SAN JUAN, PR 00918-1693

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u) DIAZ ORTIZ, PEDRO MARCOS

End of Label Matrix
Mailable recipients 17
Bypassed recipients 1
Total 18